

Information to identify the case:

Debtor 1	Hisue Parkinson	Social Security number or ITIN xxx-xx-1693
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 22-13373-TBA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hisue Parkinson
aka Hisue G Parkinson

7/11/25

By the court: MARK E HALL
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Hisue Parkinson
Debtor

Case No. 22-13373-TBA
Chapter 13

District/off: 0312-2
Date Rcvd: Jul 11, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2025:

Recip ID	Recipient Name and Address
db	+ Hisue Parkinson, 230 Amity Street, Eliabeth, NJ 07202-3938
519565528	ADR Associates Inc, 100 Ashbury Lane, Mount Holly, NJ 08060- 1202
519565529	+ Arrow/HSBC/LVNV Funding, Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
519565534	+ First Resolution Investment Cr, Po Box 34000, Seattle, WA 98124-1000
519565535	+ Hudson MRI, 547 Summit Avenue, Jersey City, NJ 07306-2701
519565543	New Century Financial Services, 110 S Jefferson Road, Parsippany, NJ 07054
519565550	+ Reena Fost, 345 Union Street, Hackensack, NJ 07601-4304
519565551	Select Portfolio Servicing, PO Box 65260, Salt Lake City, UT 84165
519565552	+ Stark & Stark, 993 Lenox Drive Bldg 2, TrentonLawrenceville, NJ 08648-2389

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 11 2025 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 11 2025 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519582953	+ EDI: AIS.COM	Jul 12 2025 00:24:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519565530	EDI: CAPITALONE.COM	Jul 12 2025 00:24:00	Capital One Bank USA NA, PO Box 71083, Charlotte, NC 28272-1083
519565531	Email/PDF: bncnotices@becket-lee.com	Jul 11 2025 20:59:16	Capital One NA, Becket and Lee LLP, Po Box 3001, Malvern, PA 19355-0701
519565532	Email/Text: watnerlaw@gmail.com	Jul 11 2025 20:36:00	David B Watner, 1129 Bloomfield Ave # 208, Caldwell, NJ 07006
519565533	+ EDI: DISCOVER	Jul 12 2025 00:24:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
519565536	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jul 11 2025 20:37:00	Hyundai Capital Americ, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2516
519565537	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jul 11 2025 20:37:00	Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
519565538	^ MEBN	Jul 11 2025 20:34:56	KML Law Group, 701 Market Street, Philadelphia, PA 19106-1538
519565539	EDI: CAPITALONE.COM	Jul 12 2025 00:24:00	Kohls/Capone, N56 Ridgewood Dr, Menomonee Fal, WI 53051
519571142	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0312-2

User: admin

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Date Rcvd: Jul 11, 2025

Form ID: 3180W

Total Noticed: 30

519568836	Email/PDF: resurgentbknotifications@resurgent.com	Jul 11 2025 20:46:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519565541	+ Email/Text: MDSBankruptcies@meddatsys.com	Jul 11 2025 20:46:29	LVNV Funding, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519565544	+ Email/PDF: bankruptcy@ncfsi.com	Jul 11 2025 20:36:00	Medical Payment Data, 645 Walnut St. Ste 5, Gadsden, AL 35901-4173
519565542	+ Email/PDF: bankruptcy@ncfsi.com	Jul 11 2025 20:46:00	New Century Financial Services, 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038
519565545	Email/Text: signed.order@pfwattorneys.com	Jul 11 2025 20:46:24	New Century Financial Services, 110 S Jefferson Road, Whippany, NJ 07981-1038
519565547	^ MEBN	Jul 11 2025 20:36:00	Pressler Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054
519565548	^ MEBN	Jul 11 2025 20:33:35	PSE&G, 80 Park Plaza T5D, Newark, NJ 07102-4194
519565549	+ Email/Text: customerservice@rcservicesllc.org	Jul 11 2025 20:36:00	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
519651900	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 11 2025 20:37:00	Receivable Collection, 170 Jericho Tpke, Floral Park, NY 11001-2024
			U.S. Bank National Association, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
r		Steven Bell
519565540		LVNV Funding LLC c/o Resurgent Capital, PO Box 10675
519646362	*+	Hyundai Capital America DBA Hyundai Motor Finance, P.O. Box 20809, Fountain Valley, CA 92728-0809
519565546	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSISSPANY NJ 07054-5020, address filed with court;, Pressler Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-9944

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2025 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon	
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District/off: 0312-2

Date Rcvd: Jul 11, 2025

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on behalf of Creditor U.S. Bank National Association as Trustee for the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-11 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

James J. Fitzpatrick

on behalf of Debtor Hisue Parkinson jfitzpatrick@lsnj.org ncelentano@lsnj.org;HNat@lsnj.org

Marie-Ann Greenberg

magecf@magtrustee.com

Nicholas Fitzgerald

on behalf of Debtor Hisue Parkinson fitz2law@gmail.com nadiafinancial@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5